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PTO/SB/21 (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

TRANSMITTAL FORM <i>(to be used for all correspondence after initial filing)</i>	Application Number	10/076,036	
	Filing Date	February 13, 2002	
	First Named Inventor	Mascavage, III, et al.	
	Group Art Unit	2165	
	Examiner Name		
Total Number of Pages in This Submission	4	Attorney Docket Number	020375-002100US

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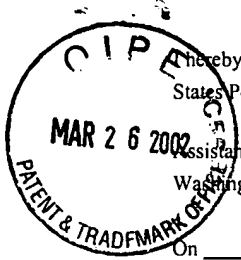
ENCLOSURES (check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment / Response <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Assignment Papers (for an Application) <input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition Routing Slip (PTO/SB/69) and Accompanying Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s)	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Return Postcard Cited References: (10-US Patents; 4-Foreign Documents) 5-pending applications
Remarks		The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.

Technology Center 2100

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm and Individual name	Townsend and Townsend and Crew LLP Thomas D. Franklin Reg. No. 43,616
Signature	
Date	March 22, 2002

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Typed or printed name	Cindy Bennett
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On March 22, 2002

TOWNSEND and TOWNSEND and CREW LLP

By: Cindy Bennett
Cindy Bennett

PATENT
Attorney Docket No.: 020375-002100US

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

John Joseph Mascavage, III, et al.

Application No.: 10/076,036

Filed: February 13, 2002

For: **BUTTONS FOR PERSON
TO PERSON PAYMENTS**

Examiner:

Art Unit: 2165

SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT UNDER 37
CFR §1.97 and §1.98

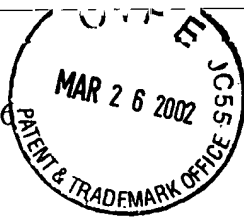
Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

Applicants also wish to make the Examiner aware of the following co-pending application:

1. Application No. 10/045,633 filed October 26, 2001, Attorney Docket No. 020375-000210US. ✓
2. Application No. 10/046,654 filed October 26, 2001, Attorney Docket No. 020375-000220US. ✓
3. Application No. 10/045,632 filed October 26, 2001, Attorney Docket No. 020375-000230US. ✓



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4. Application No. 09/476,384 filed October 29, 2001, Attorney Docket No. 020375-000240US.

5. Application No. 10/010,068 filed December 6, 2001, Attorney Docket No. 020375-000610US.

To comply with 37 CFR §1.98(a)(2)(iii), enclosed is the specification, claims and drawings for the above case.

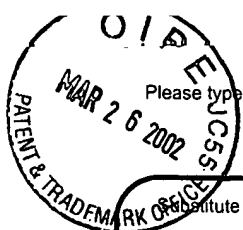
As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement, since it is being submitted prior to the first Office Action. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

Thomas D. Franklin
Reg. No. 43,616

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

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Complete if Known

Application Number	10/076,036
Filing Date	February 13, 2002
First Named Inventor	Mascavage, III, John Joseph
Group Art Unit	2165
Examiner Name	
Attorney Docket Number	020375-002100US

U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
	AA	5,220,501		Lawlor, et al.	06-15-1993	
	AB	5,757,917		Rose, et al.	05-26-1998	
	AC	5,826,241		Stein, et al.	10-20-1998	
	AD	6,012,045		Barzilai, et al.	01-04-2000	
	AE	6,044,363		Mori, et al.	03-28-2000	
	AF	6,058,417		Hess, et al.	05-02-2000	
	AG	6,098,053		Slater	08-01-2000	
	AH	6,167,386		Brown	12-26-2000	
	AI	6,175,823	B1	Van Dusen	01-16-2001	
	AJ	6,246,996	B1	Stein, et al.	06-12-2001	
	AK					
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FOREIGN PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind Code ⁵ (if known)				
	AU	EP	1 077 436	A2	Citicorp Development Center, Inc.	02-21-2001		
	AV	PCT	WO 00/67177	A2	X.com Corp.	11-09-2000		
	AW	PCT	WO 01/04816	A1	Citicorp Credit Services, Inc.	01-18-2001		
	AX	PCT	WO 02/05195	A1	First Data Corp.	01-17-2002		
	AY							
	AZ							
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² Applicant is to place a check mark here if English language Translation is attached.

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